

Information to identify the case:

Debtor 1	<u>Cesarina Hierro</u>	Social Security number or ITIN	xxx-xx-7952
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-35239-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cesarina Hierro

3/23/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cesarina Hierro
 Debtor

Case No. 17-35239-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Mar 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2018.

db +Cesarina Hierro, 9 2nd Street, Avenel, NJ 07001-1603
 517231637 +Afm Financial Services, 1150 Raritan Rd Ste 250, Cranford, NJ 07016-3369
 517231638 +Center for Asthma and Allergy, 18 North Third Avenue, Highland Park, NJ 08904-2408
 517231639 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 517231643 +JetBlueCard / Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 517231645 +LabCorp, PO Box 2240, Burlington, NC 27216-2240
 517231646 +Merrick Bank Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201,
 Old Bethpage, NY 11804-9001
 517231647 +Rahway Emergency Medical Associates, PO Box 5294, Parsippany, NJ 07054-6294
 517231648 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444
 517231654 +Union Medical Group LLC, 2401 Morris Avenue Suite 101, Union, NJ 07083-5713
 517231655 +Xfinity Comcast, PO Box 1577, Newark, NJ 07101-1577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QDESTRAFFI.COM Mar 24 2018 02:58:00 Daniel E Straffi, Straffi & Straffi, LLC,
 670 Common Way, Toms River, NJ 08755-6431
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2018 23:20:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 23 2018 23:20:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517231641 +EDI: WFNNB.COM Mar 24 2018 02:58:00 Comenity Bank/Pier 1, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517231644 +EDI: CBSKOHL.S.COM Mar 24 2018 02:58:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 517231649 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synccb/home Design Se, Po Box 96060,
 Orlando, FL 32896-0001
 517233487 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517231650 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 517231651 EDI: TFSR.COM Mar 24 2018 02:53:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408
 517231653 +E-mail/Text: janicemorgan@optimum.net Mar 23 2018 23:21:54 Trinitas Regional Med Ctr IP,
 C/O PDAB Inc, 66 Ford Rd., Suite 114, Denville, NJ 07834-1300

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517231642 Crest Savings Bank Sla
 aty* +Daniel E Straffi, Straffi & Straffi, LLC, 670 Common Way, Toms River, NJ 08755-6431
 517231640* +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 517231652* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
 Cedar Rapids, IA 52408)

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Mar 23, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2018 at the address(es) listed below:

Daniel E Straffi on behalf of Trustee Daniel E Straffi bktrustee@straffilaw.com,
dstraffi@ecf.epiqsystems.com
Daniel E Straffi dstraffil@comcast.net, dstraffi@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Robert C. Nisenson on behalf of Debtor Cesarina Hierro rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6